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(54) Title: AN IMPROVED METHOD AND SYSTEM FOR PERFORMING BANKING TRANSACTIONS, INCLUDING HOME BANKING

(57) Abstract

The Home Services Delivery System will provide multi-function financial services to a user accessible through a Personal Computer System. The Home Services Delivery System is based on a Client-Server architecture and is designed to run under the Microsoft Windows environment. The Home Services Delivery System Client (Client) is a software program provided to the user that runs on the user's PC and accesses a Home Services Delivery System Server via a dial-up line. The Client supports local functions such as installation and configuration, and once on-line, displays screens sent from the Home Services Delivery System Server that handles user input to those screens. The Client infrastructure software provides the basic functions needed to connect to the Server, provides information to authenticate the user, and maintains the connection until the user concludes it. The Client infrastructure software also provides basic help screens on how to configure the software. The Client Software incorporates a Graphical User Interface, which provides a user-friendly method of interaction with the System for the user at their personal computer. This interface allows for the design of a global "look and feel" for consistency of interaction between the user and the underlying Systems, either through the use of this invention at home or through other Systems such as a "customer activated terminal" (CAT) or ATM at a kiosk or bank branch. This global "look and feel" can also provide consistency of interaction when a user travels to other countries and accesses the System. The System can be configured by users for use with a preferred language during the installation and configuration of the Client Software. In subsequent sessions, the user will interface with the System using that preferred language. A Home Services Delivery System Server is the collection of one or more computers that connects Home Services Delivery System Clients to the business host and to other external service providers. The Home Services Delivery System Server executes both infrastructure as well as business or region-specific application software on SUN systems hardware. The Server supports encryption key downloading, personal identification number (PIN) unscrambling and PIN encryption. Security is instituted at the hardware level. Services provided include Account Information, Transfer, Customer Service, Payment, Payee List, Direct Debit, Mutual Funds, and transfers of funds between different accounts. The Server configuration allows for subsequent addition of applications to the System as they are developed for future expansion to support new functions.

